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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

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**Complete if Known**

<b>Application Number</b>	10/825,440 Reissue
<b>Filing Date</b>	04/14/2004
<b>First Named Inventor</b>	Bruce BENT et al.
<b>Art Unit</b>	3693
<b>Examiner Name</b>	Jagdish Patel
<b>Attorney Docket Number</b>	049212-0102

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	H1	US - 2001/0032182	10-18-2001	KUMAR et al.	
	H2	US - 2002/0007330	01-17-2002	KUMAR et al.	
	H3	US - 2002/0069147	06-06-2002	SHEEHAN et al.	
	H4	US - 2002/0165757	11-07-2002	LISSER	
	H5	US - 2002/0178098	11-28-2002	BEARD	
	H6	US - 2003/0177092	09-18-2003	PAGLIN	
	H7	US - 2003/0191702	10-09-2003	HURLEY	
	H8	US - 2003/0236728	12-25-2003	SUNDERJI et al.	
	H9	US - 2004/0039674	02-26-2004	COLOMA	
	H10	US - 2004/0107157	06-03-2004	BLEUNVEN et al.	
	H11	US - 2004/0111361	06-10-2004	GRIFFITHS et al.	
	H12	US - 2004/0128229	07-01-2004	RAINES et al.	
	H13	US - 2004/0128235	07-01-2004	KEMPER et al.	
	H14	US - 2004/0162773	08-19-2004	DEL REY et al.	
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	H16	US - 2005/0102225	05-12-2005	OPPENHEIMER et al.	
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	H18	US - 2005/0108120	05-19-2005	MALKA et al.	
	H19	US - 2005/0114246	05-26-2005	COLOMA	
	H20	US - 2005/0154662	07-14-2005	LANGENWALTER	
	H21	US - 2006/0106703	05-18-2006	DEL REY et al.	
	H22	US - 2006/0273152	12-07-2006	FIELDS	
	H23	US - 2007/0043666	02-22-2007	BURDETTE	
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	H25	US - 2007/0276752	11-29-2007	WHITING et al.	
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	H27	US - 2008/0065532	03-13-2008	DE LA MOTTE	
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	H32	US - 7,376,606	05-20-2008	JACOBSEN	

**UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code <sup>2</sup> (if known)			
	H33	60/307,815	07/27/2001		
	H34	60/323,365	09/20/2001		

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SignatureDate  
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			<b>Art Unit</b>	3693
			<b>Examiner Name</b>	Jagdish Patel
(use as many sheets as necessary)			<b>Attorney Docket Number</b>	049212-0102
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
	H35	WO – 99/18529	04-15-1999	MARTIN et al.		
	H36	WO – 2003/012580	02-13-2003	PROMONTORY CAPITAL GROUP, LLC.		
	H37	WO – 2005/006111	01-20-2005	VISA USA INC.		

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.				T <sup>6</sup>
	H38	Letter From William W. Wiles, Secretary of the Board, Board of Governors of the Federal Reserve System, June 22, 1983, 6 Sheets.				
	H39	DI 48, Excerpts of Transcript of Hearing, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-680, April 8, 1983, 5 sheets				
	H40	DI 56, Interrog. Response, U.S. Dist. Ct. District of Delaware, Civil Action No. 82-680, May 20, 1983, 15 Sheets.				
	H41	DI 99, Suppl. Interrogatory Response, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-630, May 30, 1984, 6 Sheets.				
	H42	Letter from Michael Bradfield, General Counsel, Board of Governors of the Federal Reserve System, November 16, 1984, 4 Sheets.				
	H43	Board of Governors of the Federal Reserve System, 1984 Fed. Res. Interp. Ltr. LEXIS 56, November 16, 1984, 3 Sheets.				
	H44	Letter From Oliver I. Ireland, Associate General Counsel, Board of Governors of the Federal Reserve System, June 22, 1988, 5 Sheets.				
	H45	Board of Governors of the Federal Reserve System, 1988 Fed. Res. Interp. Ltr. LEXIS 141, June 22, 1988, 3 Sheets.				
	H46	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 77, March 14, 1989, 2 Sheets.				
	H47	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 154, June 21, 1989, 2 Sheets.				
	H48	Board of Governors of the Federal Reserve System, 1990 Fed. Res. Interp. Ltr. LEXIS 94, February 1, 1990, 1 Sheet				

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		<b>Application Number</b> <b>Filing Date</b> <b>First Named Inventor</b> <b>Art Unit</b> <b>Examiner Name</b> <b>Attorney Docket Number</b>	10/825,440 Reissue 04/14/2004 Bruce BENT et al. 3693 Jagdish Patel 049212-0102
Sheet	3	of	3

NON PATENT LITERATURE DOCUMENTS			
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	H49	Board of Governors of the Federal Reserve System, 1991 Fed. Res. Interp. Ltr. LEXIS 232, January 30, 1991, 2 Sheets.	
	H50	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, November 1992, 2 Sheets.	
	H51	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 156, June 24, 1994, 3 Sheets.	
	H52	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, July 1994, pages 47-54.	
	H53	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 314, October 17, 1994, 2 Sheets.	
	H54	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 419, October 14, 1994, 4 Sheets.	
	H55	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, March 1995, 2 Sheets.	
	H56	Letter from Stephanie Martin, Assoc. General Counsel, Board of Governors of the Federal Reserve System, April 22, 2004, 8 Sheets.	
	H57	Bank Deposit Program, Online <a href="http://web.archive.org/web/20030620100115/http://www.smithbarney.com/products_servi">http://web.archive.org/web/20030620100115/http://www.smithbarney.com/products_servi</a> , January 19, 2001, 4 Sheets.	

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